In the claims:

Please amend the claims as follows:

1. A method for providing automatic coaching for a financial modeling and counseling system over the Internet, comprising:

input personal financial data from a user over a network including the Internet;

input external financial market data over the network including the Internet;

process said personal financial data and said external financial market data;

output at least one of coaching advice, product configuration, and assessment of an effect on a personal financial plan over the network including the Internet.

9. A system for providing automated coaching for a financial modeling and counseling system over the Internet, comprising:

a database for receiving personal user financial data connected to a network including the Internet;

a database for receiving external financial market data connected to the network including the Internet;

a processing unit for processing said personal financial data and said external financial market data connected to the network including the Internet;

a user interface connected to the network including the Internet for outputting at least one of coaching advice, product configuration, and assessment of an effect on a personal financial plan.

17. A computer program embodied on a computer readable medium for providing automatic coaching for a financial modeling and counseling system over the Internet, comprising:

code segment for inputting personal financial data from a user a network including the Internet;

code segment for inputting external financial market data using the network including the Internet;

code segment for processing said personal financial data and said external financial market data;

code segment for outputting at least one of coaching advice, product configuration, and assessment of an effect on a personal financial plan using the network including the Internet.